
CITY OF PORT LAVACA

COUNCIL MEETING: JUNE 8, 2026

DATE: JUNE 3, 2026

TO: HONORABLE MAYOR AND CITY COUNCIL MEMBERS

FROM: BRITTNEY HOGAN, FINANCE DIRECTOR

SUBJECT: HEALTH INSURANCE PLAN RECOMMENDATIONS FOR FY 2027

BACKGROUND:

We have received and reviewed the medical insurance plan options available to the City for the fiscal year beginning Oct 1, 2026, as offered by BCBS through TX Health Benefits Pool. (see Attachment). (There are no changes in the medical, vision or dental policies offered).

This year we have great news that we can maintain the exact same benefits package without any change in premiums at all! TML can maintain our coverage at the same rate primarily for 2 reasons: 1) our continued high participation in our annual wellness program and 2) getting utilization ratio to 71%.

Attached is the breakdown of the current employee contribution and City contribution for medical and dental.

RECOMMENDATION:

Staff's recommendation this year is to stay with our CURRENT PLAN at NO CHANGE in cost and NO CHANGE in the % participation from the employees

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HEALTH INSURANCE RATE COMPARISONS

RATES FOR 2026/27 FISCAL YEAR (Copay - 2500 - 9K ER)						
Maintain the same Employee Contribution dollar amount						
Medical Insurance	Cost	Employee Contribution			Paid by City	
		Per Month	Per Pay Period	% of Total	Per Month	% of Total
Employee Only	\$ 728.60	\$ 110.00	\$ 55.00	15%	\$ 618.60	85%
Employee + Spouse	\$ 1,479.12	\$ 295.00	\$ 147.50	20%	\$ 1,184.12	80%
Employee + children	\$ 1,282.40	\$ 255.00	\$ 127.50	20%	\$ 1,027.40	80%
Employee + Family	\$ 2,149.42	\$ 340.00	\$ 170.00	16%	\$ 1,809.42	84%

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DENTAL INSURANCE RATE COMPARISONS

CURRENT RATES FOR 2026/27 FISCAL YEAR						
Maintain the same Employee Contribution dollar amount						
Dental Insurance	Cost	Employee Contribution			Paid by City	
		Per Month	Per Pay Period	% of Total	Per Month	% of Total
Employee Only	\$ 40.66	\$ 16.26	\$ 8.13	40%	\$ 24.40	60%
Employee + Spouse	\$ -	\$ -	\$ -		\$ -	
Employee + children	\$ -	\$ -	\$ -		\$ -	
Employee + Family	\$ 104.42	\$ 41.77	\$ 20.89	40%	\$ 62.65	60%